

Information to identify the case:

Debtor 1	Frank M. Rampino	Social Security number or ITIN	xxx-xx-9350
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12043-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank M. Rampino
aka Michael F Rampino

6/19/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Frank M. Rampino
DebtorCase No. 17-12043-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db
516625005 +Frank M. Rampino, 20 Beacon Blvd Apt. 1, Keansburg, NJ 07734-1806
Astoria Bank, C/O Martin A. Bientstock, 36-35 Bell Boulevard, PO BOX 610700,
Bayside, NY 11361-0700
516625006 Astoria Federal Savings and Loan, C/O Martin A. Bientstock, 36-35 Bell Boulevard,
PO BOX 610700, Bayside, NY 11361-0700
516868795 +Astoria Federal Svgs. Bank, 302 E. 19th St., Ste 2A, New York, NY 10003-2889
516625007 City Medical Of Upper East Side, East Side PLLC, Uniondale, NY 11556
516625008 +ENT & Allergy Associates, PO BOX 5002, White Plains, NY 10602-5002
516625010 +Mount Sinai Beth Israel, 118 Lukens Drive, New Castle, DE 19720-2727
516625011 +Nancy Nieves, 20 Beacon Blvd Apt 1, Keansburg, NJ 07734-1806
516625013 +New York Presbyterian, PO BOX 9305, New York, NY 10087-2305
516625015 +PNC Bank, C/O KML Law Group LLC, 701 Market St #5000, Philadelphia, PA 19106-1541
516866641 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516625014 +Parviz K. Benhuri MD, 524 E 72nd Street, New York, NY 10021-9801
516625016 Steven Mandel MD PC, New York, NY 10028
516625017 ++++TD BANK, C/O CENTRAL CREDIT SERVICES LLC, 2070 LITTLE HILLS EXPY,
SAINT CHARLES MO 63301-3708
(address filed with court: TD BANK, C/O Central Credit Services LLC,
20 Corporate Hills Drive, Saint Charles, MO 63301-3749)
516625019 +West Side Radiology, 1790 Broadway, New York, NY 10019-1412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516760174 EDI: AIS.COM Jun 20 2020 05:18:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
516625009 EDI: RMCB.COM Jun 20 2020 05:18:00 EZ PASS, C/O RMCB Collection Agency, PO BOX 1235,
Elmsford, NY 10523-0935
516677634 +EDI: RMSC.COM Jun 20 2020 05:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516625018 +EDI: CONVERGENT.COM Jun 20 2020 05:18:00 Verizon, C/O Convergent Outsourcing Inc,
800 SW 39th Street, PO BOX 9004, Renton, WA 98057-9004

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
516625012* +Nancy Nieves, 20 Beacon Blvd Apt 1, Keansburg, NJ 07734-1806

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax
osfs.com

District/off: 0312-3

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ao
osfs.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Paul N. Mirabelli on behalf of Debtor Frank M. Rampino pmirabelli@verizon.net,
n.pr72254@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6